

Case number: **16-22718-JAD**

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Lisa M. Kusan
DebtorCase No. 16-22718-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 31

Date Rcvd: Nov 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2019.

db +Lisa M. Kusan, 2034 Swallow Hill Road, Apt. 301, Pittsburgh, PA 15220-1635
r +Manfred Fisher, Coldwell Banker Real Estate Services, 5996 Centre Ave., Suite 301,
Pittsburgh, PA 15206-3849
cr +Peoples Natural Gas Company LLC, 225 North Shore Drive, Attention: Barbara Rodgers,
Pittsburgh, PA 15212-5860
15080808 +Allegheny Health Network, 320 E North Ave, Pittsburgh, PA 15212-4756
14263312 +Cash Advance Now, P.O. Box 569, Hays, MT 59527-0569
14270770 +Cenlar, PO Box 986, Newark, NJ 07184-0001
14263313 +Cenlar Central Loan Admin., P.O. Box 77404, Trenton, NJ 08628-6404
14724352 DriveTime - McKnight, 7211 McKnight Road, Pittsburgh PA 15237-3509
14993266 +Flagstar Bank, FSB as servicer for Pingora Loan Se, C/O McCabe, Weisberg & Conway, LLC,
Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14263314 +Great Plains Finance LLC, P.O. Box 569, Hays, MT 59527-0569
14332016 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,
Pittsburgh, PA 15233-1828
14335313 +Pingora Loan Servicing, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
14998133 +Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB, P. O. Box 660263,
Dallas, TX 75266-0263
14263316 +Rosebud Lending & Zoca Loans, P.O. Box 1147, Mission, SD 57555-1147
14263318 +Target Finance LLC, P.O. Box 516, Hays, MT 59527-0516

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2019 03:52:28 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr EDI: AIS.COM Nov 07 2019 08:23:00 American InfoSource LP as agent for Spot Loan fka,
PO Box 248838, Oklahoma City, OK 73124-8838
cr EDI: RECOVERYCORP.COM Nov 07 2019 08:23:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14268336 EDI: AIS.COM Nov 07 2019 08:23:00 American InfoSource LP as agent for, Spot Loan,
PO Box 248838, Oklahoma City, OK 73124-8838
14759419 +EDI: DVTM.COM Nov 07 2019 08:23:00 Bridgecrest Credit Company, LLC, PO BOX 29018,
PHOENIX, AZ 85038-9018
15111808 EDI: DIRECTV.COM Nov 07 2019 08:23:00 Directv, LLC, by American InfoSource as agent,
PO Box 5008, Carol Stream, IL 60197-5008
14332292 +E-mail/Text: kburkley@bernsteinlaw.com Nov 07 2019 03:53:19 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
14263315 +E-mail/Text: collections@greentrustcash.com Nov 07 2019 03:53:10 Green Trust Cash LLC,
P.O. Box 340, Hays, MT 59527-0340
14310679 EDI: AGFINANCE.COM Nov 07 2019 08:23:00 OneMain, PO BOX 70912, Charlotte NC 28272-0912
14300363 EDI: RECOVERYCORP.COM Nov 07 2019 08:23:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14280219 EDI: AGFINANCE.COM Nov 07 2019 08:23:00 SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
14263317 EDI: AGFINANCE.COM Nov 07 2019 08:23:00 Springleaf Financial, 3274 Babcock Boulevard,
Pittsburgh, PA 15237
14270774 EDI: AGFINANCE.COM Nov 07 2019 08:23:00 Springleaf Financial, 3274 Babcock Boulevard,
Suite 4, Pittsburgh, PA 15237
14307469 +EDI: RMSC.COM Nov 07 2019 08:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
15110558 EDI: AIS.COM Nov 07 2019 08:23:00 Verizon, by American InfoSource as agent, PO Box 4457,
Houston, TX 77210-4457
14791236 EDI: ECAST.COM Nov 07 2019 08:23:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bridgecrest Credit Company, LLC
cr Duquesne Light Company
cr Flagstar Bank, FSB as servicer for Pingora Loan Se
cr Pingora Loan Servicing, LLC
cr Pingora Loan Servicing, LLC
cr Pingora Loan Servicing, LLC
cr* eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14270769* +Cash Advance Now, P.O. Box 569, Hays, MT 59527-0569
15080809* +Cash Advance Now, P.O. Box 569, Hays, MT 59527-0569
15080810* +Cenlar, PO Box 986, Newark, NJ 07184-0001
15080811* DriveTime - McKnight, 7211 McKnight Road, Pittsburgh, PA 15237-3509
14270771* +Great Plains Finance LLC, P.O. Box 569, Hays, MT 59527-0569
15080812* +Great Plains Finance LLC, P.O. Box 569, Hays, MT 59527-0569
14270772* +Green Trust Cash LLC, P.O. Box 340, Hays, MT 59527-0340
15080813* +Green Trust Cash LLC, P.O. Box 340, Hays, MT 59527-0340
14270773* +Rosebud Lending & Zoca Loans, P.O. Box 1147, Mission, SD 57555-1147

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

15080814* +Rosebud Lending & Zoca Loans, P.O. Box 1147, Mission, SD 57555-1147
15080815* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial, 3274 Babcock Boulevard, Suite 4,
Pittsburgh, PA 15237)
14270775* +Target Finance LLC, P.O. Box 516, Hays, MT 59527-0516
15080816* +Target Finance LLC, P.O. Box 516, Hays, MT 59527-0516

TOTALS: 6, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Flagstar Bank, FSB as servicer for Pingora Loan Servicing, LLC ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Danielle Boyle-Ebersole on behalf of Creditor Bridgecrest Credit Company, LLC
debersole@hoflawgroup.com, pfranz@hoflawgroup.com
James Warmbrodt on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Joshua I. Goldman on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Lisa M. Kusan julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Matthew John McClelland on behalf of Creditor Pingora Loan Servicing, LLC
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 10